



EXHIBIT B

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8
9 Attorneys for JANINA M. HOSKINS,
10 Chapter 7 Trustee and Plaintiff
11

12 UNITED STATES BANKRUPTCY COURT
13 NORTHERN DISTRICT OF CALIFORNIA
14 SAN FRANCISCO DIVISION

15 In re
16 MONICA H. HUJAZI,
17 Debtor.

Case No: 13-30477 HLB
Chapter 7
Hon. Hannah L. Blumenstiel

18 JANINA M. HOSKINS, Trustee,
19 Plaintiff

Adversary Proceeding No.

DECLARATION OF RORY K. KELLER

20 v.
21 MONICA H. HUJAZI, an individual,
22 Defendant.

23 I, Rory K. Keller, make this declaration under penalty of perjury and if called upon to
24 testify, I would competently testify to the facts stated herein.

25 1. I make this declaration based upon my personal information.

26 2. Monica Hujazi as the prior owner of 376 Ellis Street had me move from Ellis
27 Street to 2400 Filbert Street, Oakland, California approximately one year ago. My family lives
28 here as well.

EXHIBIT C¹

1 3. I paid Monica Hujazi a security deposit of \$1,500.00 in cash and monthly rent of
2 \$750.00 in cash on an ongoing basis since at least January, 2016. Ms. Hujazi has never provided
3 me with a rental agreement, lease or receipt of any kind.

4 4. Monica Hujazi advised me that I was the property manager for 2400 Filbert Street.
5 Attached hereto as Exhibit "A," is a true and correct copy of my business card given to me by
6 Monica Hujazi. The business card identifies me as the Regional Property Manager for Ms.
7 Hujazi's company.

8 5. Ms. Hujazi gave me keys for all doors at 2400 Filbert Street.

9 6. Ms. Hujazi moved in a new tenant, Safe Movers, a few months ago. Ms. Hujazi
10 collected rent and a security deposit from this tenant in cash.

11 7. I, and my family, have resided at 2400 Filbert Street for approximately one year,
12 without running water, power or other utilities. My son recently moved from the property
13 because of the intollerable living conditions.

14 8. I and my family members agree to move from 2400 Filbert upon receipt of
15 payment of \$3,000.00 from the Estate.

16 9. I agree to not take any further action against the Chapter 7 Estate of Monica Hujazi
17 in exchange for this payments.

18 10. I agree to not reenter 2400 Filbert Street after December 9, 2016.

19 11. By signing this declaration, I have agreed that the Trustee can, after I sign it, insert
20 the Adversary Proceeding Number in the caption, once a complaint is filed against Ms. Hujazi.
21 Further, I have authorized the Trustee, if it is needed, to place a cover sheet on this declaration
22 and file it as need be.

23 I declare under penalty of perjury that the above statements are true and if called as a
24 witness I could and would testify to their truthfulness. This declaration is executed on the 12th
25 day of December, 2016 in Oakland, California.

26
27
28

RORY

102101744\V-1

2
EXHIBIT C

12/19/2016

Fwd: Cashed check from Monica Hujazi

From: Elmer, Nick Shannon <reservemove@gmail.com>
To: jmelder7 <jmelder7@aol.com>
Subject: Fwd: Cashed check from Monica Hujazi
Date: Fri, Dec 16, 2016 1:41 pm

Sent from my iPhone

Begin forwarded message:

From: "Elmer, Nick Shannon" <reservemove@gmail.com>
Date: December 16, 2016 at 12:50:25 PM PST
To: reservemove@gmail.com
Subject: Cashed check from Monica Hujazi

1098

9/20/16

11-422801210

WELLS FARGO BANK, N.A.
www.wellsfargo.com

ELMER D SHANNON II
DBA SAFE MOVERS
1354 28TH ST
OAKLAND, CA 94608-4404

PAY TO THE ORDER OF

Monica Hujazi

\$ 1,000.00

1000 DOLLARS

MEMO: Mrs. 2400 Filbert Street of
1000 2400 Filbert Street of
1000 2400 Filbert Street of

12/16/16

100000001098 1:120128820 8120516870

THIS DOCUMENT MUST HAVE A COLORED BACKGROUND, ULTRAVIOLET FIBERS AND AN ARTIFICIAL WATERMARK ON THE BACK - VERIFY FOR AUTHENTICITY.

1730511

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Sent from my iPhone

<https://mail.aol.com/webmail-std/en-us/PrintMessage>

1/1

EXHIBIT D

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DEBRA J. DOLCH
FIDUCIARY SERVICES

Sylvan Hujazi, LLC
Debra J. Dolch, Trustee
167 South Park
San Francisco, CA 94107

Bodine Private Bank & Trust Co.
433 California Street
San Francisco, CA 94104

6-234
110

0001098
3/31/2016

MEMO: Member Distribution-25% (\$16,000.00)

PAY TO THE ORDER OF **Monica Hujazi Trust**

Four Thousand and 00/100

\$ ***\$4,000.00**
DOLLARS

Monica Hujazi Trust

VOID AFTER 90 DAYS

DEBRA J. DOLCH

THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK—HOLD AT AN ANGLE TO VIEW

#0001098# #011002343# 0020526611#

4945093929

BACK SIGNATURE: *Monica Hujazi*

Form FDC-101 (04-15) 20020-004-17

[illegible]

THE FACE OF THIS DOCUMENT HAS A COLORED BACKGROUND ON WHITE PAPER

DEBRA J. DOLCH
TRUSTEES SERVICES

Commercial Hujazi, LLC
Debra J. Dolch, Trustee
167 South Park
San Francisco CA 94107

Debra J. Dolch & Trust Co.
433 California Street
San Francisco, CA 94104

0001188
6/23/2018

MEMO Member Distribution-5% (\$50,000.00)

PAY TO THE ORDER OF Monica Hujazi Trust

Two Thousand Five Hundred and 00/100

\$ *\$2,500.00
DOLLARS

Monica Hujazi Trust

VOID AFTER 90 DAYS

DEBRA J. DOLCH

THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK—HOLD AT AN ANGLE TO VIEW

1844905008

ENDORSE HERE
Monica Hujazi

Security Features:

- Watermark: Look in lower right corner. The words "COMMERCIAL HUAZI, LLC" are printed in a wavy pattern.
- Microprint: Look in lower right corner. The words "COMMERCIAL HUAZI, LLC" are printed in a wavy pattern.
- Serial: Look in lower right corner. The words "COMMERCIAL HUAZI, LLC" are printed in a wavy pattern.
- Security: Look in lower right corner. The words "COMMERCIAL HUAZI, LLC" are printed in a wavy pattern.

Item# FSC101 (02-10) 290264 (04/12)

HUJAZI - 001206

EXHIBIT E

Case: 17-03087 Doc# 1-2 Filed: 12/15/17 Entered: 12/15/17 12:49:42 Page 9 of 16

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UNITED STATES BANKRUPTCY COURT	
FOR THE NORTHERN DISTRICT OF CALIFORNIA	
SAN FRANCISCO DIVISION	
In Re:	
MONICA HUJAZI,	Case No.
Alleged Debtor	13-30477-HLB
<hr/>	
VIDEOCONFERENCED DEPOSITION OF MONICA HUJAZI	
VOLUME IV	
August 27, 2015	
9:52 a.m.	
44 Montgomery Street	
San Francisco, California	
JAY W. HARBIDGE, CSR No. 4090	



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EsquireSolutions.com

EXHIBIT F

1 A. I don't -- in the early '80s.
2 Q. And were you continuously licensed as a real
3 estate appraiser from the early '80s until the present?
4 A. Yes.
5 Q. During that time beginning in the early '80s
6 did you conduct Real Estate Appraisals for a living?
7 A. Yes.
8 Q. Did you eventually have your own real estate
9 appraisal business?
10 A. Yes.
11 Q. What was the name of that?
12 A. HEL.
13 Q. HEL what?
14 A. Real Estate Appraisal.
15 Q. Any other business name that you have used in
16 connection with the real estate appraisal business?
17 A. Yes, M&J.
18 Q. M&J?
19 A. Yes.
20 Q. What does "M&J" stand for?
21 A. Monica and Jacquelyn.
22 Q. Who is Jacquelyn?
23 A. My daughter.
24 Q. What is her full name?
25 A. Jacquelyn Maria Zuercher.



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EXHIBIT F

1 Q. Would you spell that for the record please,
2 first, middle and last name.
3 A. Yes. Jacquelyn Marie --
4 Q. Spell it, please, Jacquelyn.
5 A. J-a-c-q-u-e-l-y-n.
6 Q. Middle name Marie?
7 A. Yes.
8 Q. How do you spell it?
9 A. M-a-r-i-e.
10 Q. Last name what?
11 A. Zuercher.
12 Q. How do you spell it?
13 A. Z-u-e-r-c-h-e-r.
14 Q. What is her date of birth?
15 A. April 2nd, 1997.
16 Q. M&J Real Estate Appraisals was short for
17 Monica & Jacquelyn Real Estate Appraisals?
18 A. Yes.
19 Q. What did Jacquelyn Marie Zuercher do in
20 connection with the M&J Real Estate Appraisals business?
21 A. Motivate me every day.
22 Q. And how much was she paid for her services in
23 connection with M&J Real Estate Appraisals?
24 A. I don't recall.
25 Q. Did she earn more than \$5,000 a year in



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EXHIBIT F

1 BY MR. LUSCUTOFF:

2 Q. All right. Did you transfer anything of
3 value to Jacquelyn Zuercher during the period of
4 January, February, March or April of 2013 other than
5 cash or a check?

6 A. I don't recall.

7 Q. You don't recall transferring to her a
8 certain McLaren automobile?

9 A. Not from M&J.

10 Q. When, if at all, did you transfer to
11 Jacquelyn Zuercher a McLaren automobile?

12 A. April 2nd -- the week of April 2nd -- April
13 2nd, 2013.

14 Q. And where did you get that McLaren automobile
15 that you transferred to Jacquelyn Zuercher at or around
16 the time of her 16th birthday?

17 A. From a garage.

18 Q. What garage?

19 A. The garage at 2141 Forest View.

20 Q. How did it come to be in the garage, this
21 McLaren automobile?

22 A. It had been sitting there for years.

23 Q. In whose name was the McLaren automobile
24 registered as of January 2013?

25 A. Manhattan Leasing Corp.



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EXHIBIT F

1 Q. And whose name was on the lease for Manhattan
2 Leasing Corp for this McLaren automobile?
3 A. I believe -- I don't recall.
4 Q. Where is Manhattan Leasing Corporation
5 located?
6 A. In New York.
7 Q. Did you arrange for the lease for this
8 McLaren automobile?
9 A. Yes.
10 Q. When?
11 A. In -- I believe it's 2006.
12 Q. Where is this McLaren automobile now?
13 A. It is at 1016 San Raymundo Road.
14 Q. Is that where you reside currently?
15 A. Yes.
16 Q. Does Jacquelyn Zuercher reside at 1016 San
17 Raymundo Road in Hillsborough currently?
18 A. Yes.
19 Q. What year model is the McLaren automobile
20 that we've just been speaking about?
21 A. It's a 2006.
22 Q. What was the purchase price on the lease?
23 A. I don't recall.
24 Q. Where are copies of the lease documents?
25 A. I don't recall.



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EXHIBIT F

1 Q. Are you personally obligated on that lease?
2 A. No.
3 Q. Who is?
4 A. Nobody.
5 Q. Is the lease paid off?
6 A. Yes.
7 Q. When was the lease paid off?
8 A. I believe in 2012.
9 Q. Approximately when in 2012?
10 A. I don't recall.
11 Q. Towards the end of 2012; isn't that correct?
12 A. I don't recall.
13 Q. How much was the payoff amount on the lease
14 in 2012 for this McLaren automobile?
15 A. I think it was around \$10- or \$11,000.
16 Q. What color is the McLaren automobile?
17 A. It is a charcoal color.
18 Q. Has it been in any wrecks, as far as you
19 know?
20 A. No.
21 Q. You acquired this vehicle when it was new; is
22 that correct?
23 A. No.
24 Q. How old was it when you acquired it?
25 A. I believe a little bit more than six months.



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EXHIBIT F

1 Q. Is the McLaren automobile currently insured?

2 A. I don't recall.

3 Q. What insurance broker or brokers did you
4 use -- you, Monica Hujazi, use during calendar 2012?

5 A. It was California -- California Associated.
6 That, I think, got renamed to Pennbrook or was brought
7 out by Pennbrook Insurance.

8 Q. In 2012 did the Pennbrook Insurance agency
9 arrange for your insurance?

10 A. Yes.

11 Q. Who was the broker or brokers you dealt with
12 at Pennbrook in 2012 in connection with your insurance?

13 A. It was Bill Levin.

14 Q. Anybody else?

15 A. Sometimes a woman over there, but I don't
16 remember her name.

17 Q. Did you arrange for insurance on the McLaren
18 automobile through Bill Levin's Insurance Brokerage?

19 A. I -- I don't recall.

20 MR. LUSCUTOFF: Will the record please
21 reflect that the witness took 20 seconds to give that
22 answer.

23 BY MR. LUSCUTOFF:

24 Q. Did you have any other insurance brokers or
25 brokerage firms working with you in 2012 other than Bill



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EXHIBIT F